

## ABSTRACT OF THE INVENTION

A network communication electronic commerce system for the secure online purchase of goods and services from a plurality of merchant vendors by a plurality of buyer members comprising a buyer member processor for each buyer member to

5 selectively purchase goods and services upon a request to any of the merchant vendors through a debit account associated with a discrete e-mail address a merchant vendor processor for each merchant vendor to selectively provide such goods and services upon receipt of a purchase request and validation of the debit account balance of any buyer members and a purchase authorization processor to maintain

10 and validate the debit account of buyer members and to authorize payment to merchant vendors for goods and services purchased through the network communication electronic commerce system.